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A1 cont
making a deposit into said expenditure tracking account based on a percentage of the value of expenditures made by said consumer ;

Part B2
associating said expenditure tracking account with a financial investment account of said consumer;

redeeming said deposits from said expenditure tracking account; and
transferring said redeemed deposits into said financial investment account.

25. The method of claim 24 wherein said step of making a deposit comprises the steps of:

registering at least one investment card of a consumer;
making expenditures using said at least one investment card;
identifying specific expenditures made using said at least one investment cards;
calculating a reimbursement based on said expenditures; and
redeeming said reimbursement for deposit on a monetary basis into said expenditure tracking account.

26. The method of claim 24 wherein said step of making a deposit comprises the steps of:

tracking expenditures made by said consumer;
identifying specific expenditures that are eligible for reimbursement;
establishing a formula for calculating a reimbursement to be awarded to said consumer for making said identified specific expenditures;

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calculating said reimbursement according to said formula based on said tracked expenditures; and

depositing said calculated reimbursement into said expenditure tracking account wherein said reimbursement is redeemable on a monetary basis by the consumer for transfer into said financial investment account.

27. The method of claim 26 wherein said step of tracking expenditures comprises the steps of:

registering at least one investment card of a consumer; and
making expenditures using said at least one investment cards.

28. The method of claim 24 wherein said step of making a deposit further comprises the step of depositing cash into said expenditure tracking account.

29. The method of claim 24 wherein said financial investment account is operated and maintained by an independent financial institution.

30. The method of claim 24 wherein said money transferred into said financial investment account is accrued on a tax deferred basis.